Bihar have compiled these estimates for 1983-84 and 1984-85. The estimate for 1985-86 are not yet available.

(b) There has been no fall in the per capita income of Bihar during 1983-84 and 1984-85 as per estimates prepared by the State Government.

(c) and (d) Questions do not arise.

**Yen rise to cost India Rs. 3.2 billion**

1919. SHRIMATI KRISHNA KAUL: Will the PRIME MINISTER be pleased to state:

(a) whether Government's attention has been drawn to a news item that appeared in the Hindustan Times dated the 16th December, 1986 under the caption Yen rise to cost India Rs. 3.2 billion per year regarding the effect of change of rate of the Rupee vis-a-vis Japanese Yen, if so, the details thereof; and

(b) the action taken by Government in this regard?

THE MINISTER OF STATE OF THE MINISTRY OF PETROLEUM AND NATURAL GAS AND THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BRAHM DUTT): (a) and (b) Yes, Sir. The news item referred to the views expressed at the meeting of the India-Japan Business Cooperation Committee in regard to the appreciation in the value of Japanese Yen.

The exchange rate of the rupee is fixed with reference to the value of a basket of currencies, mainly of countries which are India's major trading partners. The exchange rates between the rupee and other currencies move upward or downward depending upon the fluctuations in the value of these currencies. In a regime of floating exchange atres, it is neither possible nor appropriate to make a forecast of any loss or gain to the country from trade|financial transactions.

**Banks overcharging for services**

1920. SHRIMATI KRISHNA KAUL: Will the PRIME MINISTER be pleased to state:

(a) whether Government's attention has been drawn to a news item that appeared in the Hindustan Times dated 3rd January, 1987 under the caption 'Banks Overcharging for Services'; if so, the details thereof; and

(b) the steps Government are taking to protect the customers?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) and (b) Government have seen the report referred to in the question. It had alleged that the nationalised banks were earning substantial revenue by the higher service charges fixed arbitrarily by them to meet their escalating expenditure.

The public sector banks have revised their service charges including those for issue of demand drafts and collection of outstation cheques. These revisions have been effected with the objective of covering at least partially the costs incurred by the banks in rendering such services to the customers. The revised service charges are based on cost inputs of the banks in relation to their services.

**Complaints lodged with LIC for payment of claims under Accident Benefit Scheme**

1921. DR. BAPU KALDATE: Will the PRIME MINISTER be pleased to state:

(a) whether it is a fact that several complaints have been lodged with the Life Insurance Corporation for non-recovery of claims|non payment of claims with regard to policies issued under 'Accident Benefit Scheme';

(b) if so, what are the deails thereof; and

(c) whether some policy-holders have filed civil suit in the Ahmedabad Court?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) and (b) Representations are received from time to time by the Life Insurance Corporation of India regarding claims on policies issued under the Accident Benefit Scheme and appropriate necessary action is taken in the matter. LIC repudiates a Double Accident Benefit claim only if it is proved that the death by accident has not been established according to the provisions of the Double Benefit Clause of the Policy.

(c) Yes, Sir.

**Letter written by Shri L. K. Jha to Prime Minister on raids on Business men**

1922. SHRI RAM AWADHESH SINGH: Will the PRIME MINISTER be pleased to state:

(a) whether attention of the Government has been drawn to the news item which appeared in the Sunday Mail of 17 February, 1987 regarding letter written by Shri L. K. Jha to the Prime Minister on raids on Businessmen and Business Houses; and

(b) if so, what are the details thereof and action taken thereon?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) yes, Sir.

(b) The letter speaks about the feelings of some persons regarding the arrest of Kirloskar and Lalit Mohan Thapar and suggests some guidelines to be followed by the enforcement authorities in cases of arrest. The Govt.'s views have also been conveyed that the damage caused through large scale FERA violations cannot be gnored Shri Jha's suggestions have however been noted.

**ट्रकों की खरीद के लिये ऋण**

1923. **श्री मीर्जा इर्शादबेग :** क्या प्रधान मंत्री यह बताने की कृपा करेंगे कि :

(क) गत तीन वर्षों के दौरान प्रत्येक राज्य में ग्रामीण तथा शहरी क्षेत्रों में ट्रकों की खरीद के लिये राष्ट्रीयकृत बैंकों ने कितना ऋण दिया ;

(ख) गुजरात में प्रत्येक जिले में उन प्रमुख (लीड) बैंकों के नाम क्या हैं जो इस कार्य के लिए उत्तरदायी हैं और साबरकांठा जिले में ऋण और उसकी वसूली के संबंध में ब्यौरा क्या है ;

(ग) मोडासा-टांटोइ-मेधरेजघ-धनुसर (साबरकांठा) में ऋण बंद करने के क्या कारण हैं ; और

(घ) क्या सरकार इस संबंध में बैंक अधिकारियों के लिए भष्टाचार के आरोपों की जांच करने का विचार रखती है ?

**वित्त मंत्रालय में राज्य मंत्री (श्री जनार्दन पुजारी) :** (क) और (ख) भारतीय रिजर्व बैंक ने सूचित किया है कि बैंकों की वर्तमान आंकड़ा सूचना प्रणाली से पूछे गये ढंग से सूचना प्राप्त नहीं होती है। अलबत्ता गत तीन वर्षों के दौरान राष्ट्रीयकृत बैंकों द्वारा लघु सड़क और जल परिवहन चालकों को दिये गये ऋणों की राज्य वार राशि विवरण में दी गई है (नीचे देखिए) और गुजरात के प्रत्येक